

Virginia Insurance Counseling & Assistance Program

Under a grant from the Centers for Medicare & Medicaid Services (formerly HCFA), the Virginia Insurance Counseling and Assistance Program (VICAP) is administered by the Virginia Department for the Aging, in partnership with other agencies and organizations.

A free service offered by the Center for Elder Rights, VICAP has a network of counselors that have been trained to help people with questions about:

- ◆ Medicare (including benefits for disabled persons under age 65);
- ◆ Medicare supplemental insurance (Medigap);
- ◆ Medicaid;
- ◆ Long-term care insurance;
- ◆ Financial help for Medicare premiums, deductibles & co-payments; and
- ◆ Medicare or Medicaid grievances and appeals.

VICAP counselors are located in each local area agency on aging. They provide assistance over the telephone, or can make arrangements to meet with an individual or their caregiver in person. VICAP counselors:

- ◆ Are not permitted to hold licenses to sell insurance;
- ◆ Are not permitted to recommend a particular insurance company; and
- ◆ Must provide their services in a confidential manner.

If you need assistance, or are interested in becoming a volunteer, please contact the Center for Elder Rights.



Center for Elder Rights

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This service is provided at no cost by the Virginia Department for the Aging.

Nationwide Toll-Free Voice/TTY: 1-800-552-3402